



Order Filed on May 14, 2025  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
**Caption in Compliance with D.N.J. LBR 9004-1(b)**

24-33370 BKMFR01  
BROCK & SCOTT, PLLC  
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Mount Laurel, NJ 08054  
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Attorneys for Discover Bank

In Re:

SEAN R DAUTRECHY AKA SEAN RYAN  
D'AUTRECHY AND ALYSSA A DAUTRECHY AKA  
ALYSSA ASHLEY D'AUTRECHY AKA ALYSSA  
DUNNET

Case No: 23-21801-JNP

Hearing Date: May 6, 2025

Judge: JERROLD N.  
POSLUSNY, JR

Chapter: 13

Recommended Local Form

☐ Followed

☒ Modified

**ORDER RESOLVING MOTION TO VACATE STAY  
AND/OR MOTION TO DISMISS  
WITH CONDITIONS**

The relief set forth on the following pages, numbered two (2) through d (4) is **ORDERED**.

**DATED: May 14, 2025**

A handwritten signature in black ink, appearing to read "Jerrold N. Poslusny, Jr.", is written over a horizontal line.

Honorable Jerrold N. Poslusny, Jr.  
United States Bankruptcy Court

Applicant:	<u>Discover Bank</u>
Applicant's Counsel:	<u>Kimberly A. Wilson, Esquire</u>
Debtors' Counsel:	<u>Lee Martin Perlman, Esquire</u>
Property Involved ("Collateral"):	<u>36 Bettleground Rd, Evesham, NJ 08053</u>

Relief sought: ☒ Motion for relief from the automatic stay

☐ Motion to dismiss

☐ Motion for prospective relief to prevent imposition of automatic stay against the collateral by debtors' future bankruptcy filings

For good cause shown, it is **ORDERED** that Applicant's Motion(s) is (are) resolved, subject to the following conditions:

1. Status of post-petition arrearages:

- ☒ The Debtors are overdue for 4 months, from January 7, 2025 to April 7, 2025.
- ☒ The Debtors are overdue for 4 payments at \$462.33 per month.
- ☐ The Debtors are assessed for \_\_\_\_\_ late charges at \$ \_\_\_\_\_ per month.
- ☐ Applicant acknowledges receipt of funds in the amount of \$ \_\_\_\_\_ received after the motion was filed.

**Total Arrearages Due: \$1,849.32**

2. Debtors must cure all post-petition arrearages, as follows:

- ☐ Immediate payment shall be made in the amount of \$ \_\_\_\_\_. Payment shall be made no later than \_\_\_\_\_.
- ☒ Beginning on May 7, 2025, regular monthly mortgage payments in the amount of \$462.33 shall resume.
- ☐ Beginning on \_\_\_\_\_, additional monthly cure payments shall be made in the amount of \$ \_\_\_\_\_ for \_\_\_\_\_ months.
- ☒ The amount of \$1,849.32 shall be capitalized in the Debtors' Chapter 13 plan. Debtors shall file a Modified Plan within 15 days of entry of this Order.

3. Payments to the Applicant shall be made to the following address:

☐ Immediate payment:

\_\_\_\_\_  
\_\_\_\_\_

☒ Regular monthly payment:

\_\_\_\_\_  
Attn: Bankruptcy Dept | 1 Corporate Drive, Ste  
360  
Lake Zurich, IL 60047  
\_\_\_\_\_

☐ Monthly cure payment:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

4. In the event of Default:

☒ If the Debtors fail to make any regular monthly payment within thirty (30) days of the date it becomes due, or fails to amend the Chapter 13 Plan within fifteen (15) days from the entry of this Order by the Court, then the Applicant may obtain an Order vacating, terminating, and/or annulling the Automatic Stay as to the Collateral by filing, with the Bankruptcy Court, a Certification specifying the Debtor's failure to comply with this Order. At the time the Certification is filed with the court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtor, and the Debtor's attorney

☒ If the bankruptcy case is dismissed or converted, this Agreement is void and the instant bankruptcy case will not act to impose the automatic stay against the Applicant's opportunity to proceed against its Collateral without further Order of the Court.

5. Award of Attorneys' Fees:

☒ The Applicant is awarded attorney fees of \$500.00, and costs of \$199.00.

The fees and costs are payable:

☒ through the Chapter 13 plan.

☐ to the Applicant within \_\_\_\_\_ days.

☐ Attorneys' fees are not awarded.

*rev.1/12/22*